

"WELL" GREEN OF TEXAS

Only Son of America's Richest Woman a Worthy Heir—Proud of His Mother—Shrewd in Business.

By JAMES B. MORROW.

Staff Correspondent of The Washington Herald.
New York, Nov. 12.—Every year since 1888, during periods of panic and rounds of prosperity, Hetty Green's accumulations have averaged \$1,000,000. "Accumulations" is a word she uses herself. In the meantime her stocks and bonds have grown in value. The million a year is new money—interest and dividends, otherwise cash in hand, and not the phantom profits shown by an increase in the market price of her investments.

During the forty-two years, therefore, that Mrs. Green has been minding her own business, unassisted, she has accumulated \$42,000,000. But she is worth a good deal more.

The total sum of her property, putting it down item by item and giving it a banker's appraisal, is \$70,000,000. She tells unwearyingly. It is the same with her money. And all the time the incrementation of it which she bought has been sure and steady. Mrs. Green makes no blunders in finance. Her dollars all ways come back, or can come back if she calls them.

"She has done better than most men," her son said to me. He was neither humorous nor boastful. On the contrary, he was honest and effusive, speaking his thought unconsciously, it seemed to me. "She has worked night and day," he went on to say, "being a trustee, she holds, of the estate that was left to her and which, unimpaired, she must leave to others."

Home from Texas.

The son, Edward Howard Robinson Green, six feet and four, two years past forty and a bachelor, has come on from Texas to help her. The "others" who will inherit the estate are himself and his sister, "Ned," his mother calls him in Spartan affection and pride. Aside from his millions, he is a character of uncommon originality and interest.

Looming above the crowd of men in the street on the heads of all he appears to look over the heads of all, seeing no one, gazing straight before him, gray-eyed, spectacled and heavy-faced, a human fortress, stern if not frowning, and almost apart from the world. Externally, he is a hard man.

Back of his armor, however, he is cordial, very natural, and deliciously unconventional. He neither seeks nor evades publicity, but goes his way in quiet and simplicity. In short, he is like his mother, both in countenance and nature, giving his opinions freely when asked, and shrewdly measuring and balancing the facts that come within his knowledge.

Before I asked him about his mother, her astonishing success as a financier and the principles she taught him while he was a boy, I touched upon his pleasures when away from banks, railroads, and other kinds of business.

"We," he said, pluralizing the pronoun as if he were an editor, "have helped in the development of the automobile. Backing also had been given to a Texas aviator."

Fond of Baseball.

"I went up with him one day," Mr. Green said, "and was in the air for fifty minutes. Airships will carry the mails before long. Passengers over regular lines will be transported later in the very fond of baseball," he continued, "but am opposed to horse racing. Racing is the crooked trade of gamblers, and is rapidly playing out in this country for that reason. I began speculating and have destroyed many promising young men. If they had kept straight, they might have been bankers."

"Have you any fondness for books?" I asked.

"Why, yes," Mr. Green replied, in a tone of voice that betrayed some personal doubt in the matter. "Years ago I got started in the pleasant pastime of collecting first editions. I meant to collect about 100 and then quit. Quite naturally, I took up the art of bookbinding. A man whom I hired to make a catalogue of my library told me he had 15,000 volumes. Then I began buying books of reference, medical works among the rest, costing from \$3 to \$20 apiece, which I loaned to professional men and students. Including the books, I missed so many that I had to stop the practice."

"What else do you like?"
"Mechanics and chemistry. When I lived in Terrell, Tex., I got tired of my laboratory and sold it at a bargain to a college for \$5,000. But I soon got to another. I experimented for years with wireless telegraphy; also with color photography. When I found, at last, that green of trees was made of blue and red, yellow, and blue of flowers are really in the eye and nowhere else, I ceased trying to catch them and put them on glass. One young man to whom I gave an idea about burning letters and wires on the cornea of both eyes has made considerable money. After all, I would rather be in my laboratory, when I am through with business, than anywhere else."

Frank and Courteous.

Rarely smiling, talking gravely and quietly, Mr. Green betrayed no pleasure in anything he said. He was frankly and courteously answering my questions, having come in from a lawsuit that had kept him up until 12 o'clock at night. Without vanity, rock-humility, elation, or acting, he told the quaint and entertaining facts pertaining to his life. Sometimes his mother was "Mrs. Green." Always, though he never said so, she was the greatest wealth in the country. "Your grandfather, Edward Most Robinson," I observed, "left you a mother a large fortune when he died. What was his history and his business?"

"In 1885 he occupied the same relative position in this country that John D. Rockefeller occupies now. He was the most conspicuous oil man of his day, sending ships out for whales and producing sperm oil, which was burned in lamps by persons who could afford a better illuminant than tallow candles. He left my mother \$1,000,000 and the income on \$4,000,000, which, by a provision of his will, was put into a trust. Mrs. Green, of course, had a personal control of her own inheritance."

"Had her father given her any special training in business?"

"My grandfather had lived in New Bedford, Mass. When he moved to New York, his wife being dead, my mother was his companion and kept his house. Naturally, he tried to teach her how to protect her own interests. He was a very able man and gave his daughter sound instruction that she has followed all her life."

"You were born in London?"

"After their marriage my parents went to Europe. My father previously had lived in England and liked the country. My mother, too, was more than willing to remain, once she was settled in London. It so happened, therefore, that I was born abroad and not at home. We lived in England until I was eight years old, and we might be living there now had not a bank in this city failed owing my mother a large sum of money. She came to New York to see about the failure, and since then has lived in America."

and taken an active part in business. We returned to Bellows Falls, in Vermont, where I prepared for Fordham College, from which I was graduated at the age of eighteen."

"Was any particular career then in your plans?" I asked.

An Early Outlook.

"No, I sometimes thought, as I now remember, that it would be nice if I could make money as president of the Chemical National Bank of New York. But I had vague ideas concerning the future. I had been told by my mother that the property she held was not her own, that she was entitled to the income and interest, but no part of the principal. The

I shall never wear the darned things, either here or in the Southwest. Mother has always wanted my sister and me to buy the best of everything. But we are like her in our tastes, and if a Green gets set over other people had better go away and leave them. When I traveled about the country for my mother, she ordered me to stop at the highest-priced hotels. 'Live well,' she cautioned me, 'but don't go around at night. You'll get to drink, live, perhaps, and a doctor will be called in, and I won't pay any money for such foolishness.'

"I was in Chicago for a long time on an important matter of business. Mother expected me to pay \$6 a day at

SON OF AMERICA'S RICHEST WOMAN.



EDWARD H. R. GREEN.

property, she said, was to be handed down to her children, and they, in turn, guarding it carefully as honest and prudent trustees, were to hand it down to their children. So as a boy, of course, I supposed I should have something to do in the line of business."

"In your early instruction and training," I inquired, "to what principles and conduct did your mother give emphasis?"

"First of all, to self-reliance. Let me give you an illustration. I went to Texas in 1882 to look after a railway in which Mrs. Green had become pretty heavily interested. Desiring her judgment, I would telegraph that we needed certain things. 'You are on the ground,' she would wire back immediately. One day, losing patience, I started for New York. 'Go back and do the best you can,' after that," Mr. Green added, "I ran the road as I pleased. I went into banks, a cotton-gin manufactory, and other enterprises, all of which, I am glad to say, have been successful."

"Once my mother sent me to Chicago with a package of very valuable papers, as I imagined. I was a young man and stayed awake every foot of the way, putting the package under the mattress in my berth and watching for robbers all night. On reaching Chicago I learned that the papers were fire insurance policies long since expired. Besides self-reliance, my mother taught me to pay and demand the odd cent."

"If a man owes you \$56.17," she often said, "don't accept \$56.15. If you do, your books will not balance, nor will they balance if, owing him \$56.17, you only pay him \$56.15. After your business is over you may take him to dinner and the theater, but don't invite him until the transaction has been closed and the money paid."

Before going to Chicago, with a number of mortgages on real estate that had fallen in value, my mother said: 'Get the exact sum due on each mortgage, intertitle and principal, and your mind. If any one is fool enough to offer you the full amount, take it. If you are offered less, tell the man you will give him an answer in the morning. Then think the matter over carefully in the evening. If you decide that it will be to your advantage to accept the offer, say so the next day. In business generally, don't close a bargain until you have reflected upon it over night.'

Not Much on Dress.

"Did Mrs. Green," I asked, "give you any precepts on economy?"

"Much has been printed about my mother that is untrue. She has been represented as being a parsimonious woman. Such is not the fact. However, the Greens care very little about dress. I prefer, when the weather is warm, to wear an unstarched shirt and a belt. But the Greens want to be neat, if they are old-fashioned. The other night, mother came to this hotel and found me talking with two men."

"Ned," she asked, when they were gone, 'where is your Tuxedo?'

"Well," she said, 'go out to-morrow and buy two suits. I want you to dress like a gentleman.'

"But, mother," I protested, 'I feel just as you do on the question of clothing. A sack coat is good enough for me, day or evening.'

"I know," she said, 'but do it to please me.'

"So I ordered two suits, but I am sure

the Auditorium Annex. I went to the Clifton House, which was cheaper, expecting to have a little more money, you see, for my own use. 'I notice,' mother wrote, 'that you are not staying at the hotel I suggested. It is all right, but I have reduced your daily allowance \$2. You are not to have any more spending money than the amount I decided on originally.' So my scheme fell down."

Careful About Money.

"My mother is careful concerning the expenditure of money because she has exact rules on which to conduct her business. It is not for me to say that the rules are faulty. From reports obtained, they appear to be about right. 'Never give a penny to a well man,' she has told me more than once. 'Help him, but make him do something in return, if it is no more than to carry a brick around the block. When a man is willing to work, give him a steady job if you can. Compel every one in your employ to earn his pay, otherwise you are injuring him and yourself.'

"Is it true," I asked, "that you worked as a section hand on a railroad?"
"Yes," I had never said anything to mother about the presidency of the Chemical National Bank. However, my lightning rod was up. But she wanted me to learn railroading, and the only place to learn that business is on a railroad, down on the ground among the men. It can't be learned in the corridors or lobbies of this hotel—here every one is a flim-flam. The dose was bitter, but I swallowed it, and for several months I used a shovel on a section at \$3 a week. Then I was made foreman, keeping my stretch of track smooth and in repair and the weeds cut down."

"It was pioneer work—the kind that gives the best practical training in business. Texas is producing more men of brains than is any other State, because work there is new and rough. If I were fortunate enough to have a son fifteen years of age, I should send him there to be educated. An engineer applied to H. M. Hoxie, one of our early railroad men, for a job. 'I ran on the Lake Shore and Michigan Southern for fifteen years,' the engineer said, 'and was never off the track.'

"You won't do," Hoxie replied. 'Out here engines jump the track, and we want men who know how to get them back.'

"There is no trouble," Mr. Green went on to say, "in running a four-track road. It will almost run itself. However, a one-track road on which there are often thirty trains in a bunch, demands ingenuity and executive ability. If a line is making \$100,000 a year per mile there is little bother about money. If it is earning only \$5,000 per mile, a real and ready financier is required to raise funds for the pay roll and for coal and oil. So the railway men in Texas move to New York and become famous."

Bankers on Job.

"It is the same with our bankers. Out in the Southwest the bankers know the names and faces of their customers. Here the bankers are hidden away upstairs, and only clerks come in contact with the public. Depositors like to see somebody besides the porter. They want to know if the officers are attending to their business, or are assuming that if the objectionable saloon is eliminated the prohibition sentiment will become a thing of the past."

"Leaving the section," I said, "you went to Cincinnati."

"Mrs. Green had interests in the Ohio and Mississippi. The road got into trouble, and I was made superintendent and managing director. From Cincinnati I went to Chicago to look after the mortgages I have mentioned. Meeting young lawyers in the office of Mrs. Green's

counsel, being young myself, I studied law, but with no idea of engaging in practice. Later I was admitted to the bar in Texas."

"Why did you settle in that State?" I inquired.
"We had about 800 miles of road that I was not doing very well. I sold it off piece by piece, but we had 50 miles for which I could find no purchaser. I made improvements and built 100 miles of new track, and now we have one of the best paying properties in the Southwest."

Returns to Gotham.

"And you are back in New York to remain permanently?" I said.

"Possibly. My mother is seventy-six years old. She has worked harder than has any man in New York. She can work yet, but sustained labor, although her class is good, wears her, and so I am here to share some of her burdens."

"What personal qualities are necessary for success in business?"
"I put memory first on the list," Mr. Green answered. "We say that some particular man is able and brilliant. What we mean, although we do not realize it, is that he has an abnormal memory. If you will think the matter over, you will see that I am right. Memory and the genius to apply it prevents one from repeating his mistakes of judgment or fact. Mrs. Green will say, 'That transaction,' referring to a matter long since closed, 'involved the sum of \$33,429.35.' The clerk, before they got used to it, would open their mouths and eyes simultaneously. Some man will come in and demand that property at Fifth avenue and Thirty-third street is bound to increase in value. 'Mr. So-and-so,' mother will reply, 'expressed the same opinion three years ago last September.'

"Of course, one can be an animated memory and nothing else, in which event he is only a drudge, a human machine on two legs. Besides, an extraordinary memory, my mother has great wisdom, and a clear and sure vision. She has never been misled. I have never seen the Greens don't speculate. She has been what you might call a one-bank man. You may have noticed that when currency is scarce in New York Mrs. Green goes to the bank and lends on good collateral. There is no better judge of commercial paper in the United States. I am sure her total losses on that particular kind of security have been less than \$10,000. Again, showing her methods of management, she rarely if ever sells any of her property. She buys it intelligently and then keeps it, regardless of market fluctuations or the course of the stock market. She shows her methods of management, she rarely if ever sells any of her property. She buys it intelligently and then keeps it, regardless of market fluctuations or the course of the stock market."

Laws in Texas.

"Big enterprises require immense sums of money. We are living in big times. A half century ago the Astor House, costing \$150,000, was the finest hotel in New York. The hotel we are sitting in to-day cost \$100,000. We have always heard that monopolies were about to ruin the nation. I have occasion to examine some very old American newspapers. The Pennsylvania Railroad, I read, had purchased a canal in New Jersey. This, a sober and sagacious man, no doubt, expressed the disquieting conviction that the Pennsylvania Railroad was trying to monopolize the traffic of the whole country. The gloomy warnings we hear now will sound rather funny in the year 1950."

"The drastic railway legislation of Texas," I remarked, "does not seem to have affected you any."

"Texas has better laws than New York, not so greater in principle, but more in blackmail our big business. However, when a promoter comes along and proposes to build a railroad costing \$5,000 a mile and to issue \$9,000 of bonds, he is stopped by our State officials. He howls, of course, but we hear no complaint from prospective investors. Railroads are being built in Texas on an honest basis; freight rates there are high enough, and Mrs. Green is satisfied, because her road is paying 6 per cent a year in dividends and promptly meeting its charges for interest."

Brewers Fighting Dives.

"With the brewers getting indictments against lawless saloonkeepers we have entered upon a new chapter in temperance warfare. Upon evidence collected by the Ohio Brewers' Vigilance Bureau four Cincinnati saloonkeepers were indicted by the grand jury on the charge of maintaining nuisances. This is the first in a campaign being waged by the brewery interests against 'dives' and law-breaking saloons, the brewers protesting that the saloon is the most objectionable saloon is eliminated the prohibition sentiment will become a thing of the past."

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THE SPRAY WHILE ON WORLD CRUISE.

And so the captain sailed alone, as usual.

From photo taken in Australia.

Continued on Page 2, Column 6.

PIGTAILS FIGURE IN POLITICS

More than 200,000,000 Chinese Forced to Cut Off their Queues in Obedience to Commands from Peking.

By EX-ATTACHE.

Of all laws, the ones that appear the most oppressive, and the enforcement of which excites the greatest resentment, are those of a summary character. Peter the Great experienced no difficulty in securing the acceptance of his Western reforms by the Russians until he exacted that they should cut off their beards and appear with clean-shaven faces. Sooner than defer to him in this matter, his lieges, despite their being accustomed to the most slavish obedience to his edicts, preferred to suffer the knout, exile to Siberia, and even death.

King George, like his father, Edward VII, and his grandmother, Queen Victoria, has found it extremely difficult to induce the officers of his army to comply with the stringent military regulations which forbid clean-shaven faces, as well as full beards, and exact a mustache, while Emperor William has been obliged to prescribe all sorts of dire penalties for those officers of his navy who are fastidious together by means of their beards, and who are not willing to return to their native land, and who refuse their allegiance to their boy emperor, will follow suit, before the present month is over, in an event calculated to create a more than passing sensation, and when one reflects that this ukase affects the population of an empire which is numbered at over 400,000,000, and that it involves the cutting off of at least half a million of pig-tails, great and small, it will be readily understood that the capillary markets in America and in Europe will be glutted for some time to come.

Commands from Peking.

The removal, therefore, during the past week by all the Chinese diplomats, consular officials, and government agents and students in the United States of their queues, in obedience to peremptory commands from Peking, coupled with the assurance that all of their countrymen in America who entertain any hopes of returning to their native land, and who refuse their allegiance to their boy emperor, will follow suit, before the present month is over, in an event calculated to create a more than passing sensation, and when one reflects that this ukase affects the population of an empire which is numbered at over 400,000,000, and that it involves the cutting off of at least half a million of pig-tails, great and small, it will be readily understood that the capillary markets in America and in Europe will be glutted for some time to come.

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King George, like his father, Edward VII, and his grandmother, Queen Victoria, has found it extremely difficult to induce the officers of his army to comply with the stringent military regulations which forbid clean-shaven faces, as well as full beards, and exact a mustache, while Emperor William has been obliged to prescribe all sorts of dire penalties for those officers of his navy who are fastidious together by means of their beards, and who are not willing to return to their native land, and who refuse their allegiance to their boy emperor, will follow suit, before the present month is over, in an event calculated to create a more than passing sensation, and when one reflects that this ukase affects the population of an empire which is numbered at over 400,000,0